## ABSTRACT OF THE DISCLOSURE

5

10

A coupon manager is provided including a front end, back end and a central processor for facilitating the processing and settlement of coupons. The coupons are received from customers at the front end which may include a cashier register. The cashier scans a bar code on the coupons and the scanned information may be supplied to the back end. The received coupons are delivered to the back end for imaging and processing. The back end determines whether the coupons are valid. Valid coupons are destroyed and sent to a destruction bin, and invalid coupons may be sent to one of a number of other bins. The processed information is forwarded to the central processor which collates the information from a number of stores and reports the information to manufacturers for settlement. The present invention also provides a booklet having a listing of discounted items identifiable by a single bar code. The items may be arranged by types of goods or manufacturers and/or in alphabetical order so as to facilitate the use thereof by a customer. The booklet may be useable by itself or with coupon manager.